

Information to identify the case:

Debtor 1	<u>Janet O. Oludoyi</u>	Social Security number or ITIN	xxx-xx-8587
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-28974-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janet O. Oludoyi

9/12/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Janet O. Oludoyi
 Debtor

Case No. 15-28974-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 24

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db Janet O. Oludoyi, 135 Sharpless Blvd, Westampton, NJ 08060-5631
 515781832 +Capital Mgmt Maintenance, PO Box 864964, Orlando, FL 32886-4964
 515781833 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 515781838 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 516715762 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826
 516715763 +MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826,
 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving 29603-0826
 515781841 McCabe, Weisberg & Conway, PC, 216 Haddon Ave Ste 303, Haddon Township, NJ 08108-2811
 515848060 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
 515781843 +Orange Lake Resort & Country Club, PO Box 791362, Baltimore, MD 21279-1362

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 00:34:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 13 2017 00:34:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: equiles@philapark.org Sep 13 2017 00:35:42 Philadelphia Parking Authority,
 701 Market St, Philadelphia, PA 19106-2895
 515781831 EDI: CINGMIDLAND.COM Sep 13 2017 00:13:00 AT&T Mobility, PO Box 537113,
 Atlanta, GA 30353-7113
 515781834 E-mail/Text: equiles@philapark.org Sep 13 2017 00:35:42 City Of Philadelphia,
 PO Box 41818, Philadelphia, PA 19101-1818
 515781835 +EDI: CONVERGENT.COM Sep 13 2017 00:13:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 515790996 EDI: DISCOVER.COM Sep 13 2017 00:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515781836 +EDI: DISCOVER.COM Sep 13 2017 00:13:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 515781837 +EDI: TSYS2.COM Sep 13 2017 00:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515781839 E-mail/Text: cashiering-administrationservices@flagstar.com Sep 13 2017 00:35:29
 Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639
 515807590 +E-mail/Text: equiles@philapark.org Sep 13 2017 00:35:42 Philadelphia Parking Authority,
 701 Market St., Ste. 5400, Philadelphia, PA 19106-2895
 515897952 EDI: NEXTEL.COM Sep 13 2017 00:13:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 515781844 EDI: NEXTEL.COM Sep 13 2017 00:13:00 Sprint, PO Box 8077, London, KY 40742-8077
 515781845 EDI: WFFC.COM Sep 13 2017 00:13:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,
 Des Moines, IA 50328-0001
 515781846 E-mail/Text: BKRMailOps@weltman.com Sep 13 2017 00:34:56 Weltman, Weinberg & Reis Co,
 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515781840* Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639
 515781842* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage Llc, Attn: Bankruptcy, 350 Highland Dr,
 Lewisville, TX 75067-4177)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Sep 12, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Catherine E. Youngman on behalf of Trustee Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Christopher G. Cassie on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, L. P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 8